

Information to identify the case:

Debtor 1	<u>Justin Lloyd Dorchak</u>	Social Security number or ITIN	xxx-xx-5203
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Taryn Ashley Dorchak</u>	Social Security number or ITIN	xxx-xx-8714
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-24094-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Justin Lloyd Dorchak

Taryn Ashley Dorchak

1/22/20

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Justin Lloyd Dorchak
 Taryn Ashley Dorchak
 Debtors

Case No. 19-24094-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
 Form ID: 318

Page 1 of 2
 Total Noticed: 20

Date Rcvd: Jan 22, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2020.

db/jdb +Justin Lloyd Dorchak, Taryn Ashley Dorchak, 97 Highland Avenue,
 West Alexander, PA 15376-2206
 15143083 +Caine & Weiner / Progressive Insurance, Attn: Bankruptcy, 5805 Sepulveda Blvd,
 Sherman Oaks, CA 91411-2546
 15143085 +Collection Service / Wash Family Medicin, Attn: Bankruptcy, 839 5th Ave.,
 New Kensington, PA 15068-6303
 15143086 +Collection Service Center / CCP Express, Attn: Bankruptcy, 839 5th Ave.,
 New Kensington, PA 15068-6303
 15143087 +Commonwealth Financial / ER Physc of Was, 245 Main Street, Scranton, PA 18519-1641
 15143089 +Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648,
 Oklahoma City, OK 73126-0648
 15143090 ++NATIONWIDE INSURANCE, SERVICE OF PROCESS TEAM, THREE NATIONWIDE PLAZA, MAIL CODE 3-11-310,
 COLUMBUS OH 43215-2410
 (address filed with court: Nationwide Insurance, One Nationwide Plaza, Columbus, OH 43215)
 15143091 +NCS / Nationwide, 6644 Valjean Ave., Suite 100, Van Nuys, CA 91406-5816
 15143092 +PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
 15143094 +Thomas Diertrich, DDS, 400 Jefferson Avenue, Washington, PA 15301-4261
 15143095 +Transworld Sys / Med Express Urgent Car, Attn: Bankruptcy, Po Box 15618,
 Wilmington, DE 19850-5618

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 23 2020 04:11:43 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr +EDI: PRA.COM Jan 23 2020 08:43:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 15143082 +EDI: PHINAMERI.COM Jan 23 2020 08:43:00 AmeriCredit/GM Financial, Attn: Bankruptcy,
 Po Box 183853, Arlington, TX 76096-3853
 15143084 +EDI: CAPITALONE.COM Jan 23 2020 08:43:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 15143088 +EDI: CONVERGENT.COM Jan 23 2020 08:43:00 Convergent Outsourcing, Inc. / Sprint,
 Attn: Bankruptcy, Po Box 9004, Renton, WA 98057-9004
 15143363 +EDI: RMSC.COM Jan 23 2020 08:43:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 15143093 +EDI: RMSC.COM Jan 23 2020 08:43:00 Synchrony Bank/Funancing, Attn: Bankruptcy Dept,
 Po Box 965060, Orlando, FL 32896-5060
 15143096 +EDI: WFFC.COM Jan 23 2020 08:43:00 Wells Fargo Dealer Services, Attn: Bankruptcy,
 Po Box 19657, Irvine, CA 92623-9657
 15143097 +E-mail/Text: bankruptcy@firstenergycorp.com Jan 23 2020 04:12:06 West Penn Power,
 P.O. Box 3687, Akron, OH 44309-3687

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr MIDFIRST BANK

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 24, 2020

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: culy
Form ID: 318

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Total Noticed: 20

Date Rcvd: Jan 22, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 22, 2020 at the address(es) listed below:

David A. Rice on behalf of Joint Debtor Taryn Ashley Dorchak ricelawl@verizon.net,
lowdenscott@gmail.com
David A. Rice on behalf of Debtor Justin Lloyd Dorchak ricelawl@verizon.net,
lowdenscott@gmail.com
James Warmbrodt on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Pamela J. Wilson pwilson@pjwlaw.net, pwilson@ecf.axosfs.com

TOTAL: 5